



Gina Spearman

SCHEDULE 4**NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** July 30, 2018

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

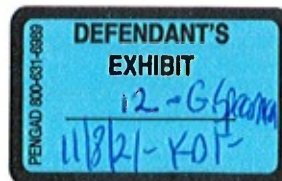
The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:

Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
TBD	Redacted	\$150,000 Month 1 \$100,000 Month 2 \$100,000 Month 3 \$100,000 Month 4	TBD
TBD		\$65,000 Month 1 \$50,000 Month 2 \$45,000 Month 3	TBD
TBD		\$9,000 for 3 months	TBD
TBD		\$24,000 Month 1 \$17,000 Month 2 \$15,000 Month 3	TBD
TBD		\$13,000 Month 1 \$12,500 Month 2 \$11,000 Month 3	TBD
2/15/2018		\$20,000 Month 1 \$20,000 Month 2 \$18,000 Month 3	5/18/2018
3/20/2018		\$15,000 Month 1 \$14,000 Month 2 \$13,000 Month 3	6/15/2018
5/21/2018		\$30,000 Month 1 \$20,000 Month 2 \$20,000 Month 3	7/27/2018
5/21/2018		\$30,000 Month 1 \$30,000 Month 2 \$30,000 Month 3	7/27/2018
5/21/2018		\$60,000 Month 1 \$30,000 Month 2	7/27/2018

Page 1 of 2

Schedule 4 – No Override During LO Guaranty Period
Revised 9/2/15

CONFIDENTIAL




NAF 0000426



Gina Spearman

5/17/2018	Redacted	\$10,000 Month 1	8/10/2018
		\$9,000 Month 2	
		\$8,000 Month 3	
7/2/2018		\$6,000 Month 1	9/21/2018
		\$6,000 Month 2	
		\$6,000 Month 3	
7/30/2018		\$15,000 Month 1	10/19/2018
		\$12,000 Month 2	
		\$10,000 Month 3	

IN WITNESS WHEREOF, the undersigned have executed this two (2) page No Override During LO Guaranty Period Form as of the date shown below:


Gina Spearman (Jul 12, 2018)

Employee - Signature

Jul 12, 2018

Date

Gina Spearman

Employee - Print Name

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

Gina Spearman

E-signed 2018-07-12 07:02PM EDT

gina.spearman@nafinc.com



Adobe Sign Transaction Number: CB3C8BC0A2EAD01F0000JUV5F6T0U7P0CMRW033FZp

**SCHEDULE 4****NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** July 30, 2018

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:

Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
TBD	Redacted	\$150,000 Month 1 \$100,000 Month 2 \$100,000 Month 3 \$100,000 Month 4	TBD
TBD		\$65,000 Month 1 \$50,000 Month 2 \$45,000 Month 3	TBD
TBD		\$9,000 for 3 months	TBD
TBD		\$24,000 Month 1 \$17,000 Month 2 \$15,000 Month 3	TBD
TBD		\$13,000 Month 1 \$12,500 Month 2 \$11,000 Month 3	TBD
2/15/2018		\$20,000 Month 1 \$20,000 Month 2 \$18,000 Month 3	5/18/2018
3/20/2018		\$15,000 Month 1 \$14,000 Month 2 \$13,000 Month 3	6/15/2018
5/21/2018		\$30,000 Month 1 \$20,000 Month 2 \$20,000 Month 3	7/27/2018
5/21/2018		\$30,000 Month 1 \$30,000 Month 2 \$30,000 Month 3	7/27/2018
5/21/2018		\$60,000 Month 1 \$30,000 Month 2	7/27/2018

**SCHEDULE 4****NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** August 13, 2018

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:


Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
TBD	Redacted	\$150,000 Month 1 \$100,000 Month 2 \$100,000 Month 3 \$100,000 Month 4	TBD
TBD		\$65,000 Month 1 \$50,000 Month 2 \$45,000 Month 3	TBD
TBD		\$9,000 for 3 months	TBD
TBD		\$24,000 Month 1 \$17,000 Month 2 \$15,000 Month 3	TBD
TBD		\$13,000 Month 1 \$12,500 Month 2 \$11,000 Month 3	TBD
2/15/2018		\$20,000 Month 1 \$20,000 Month 2 \$18,000 Month 3	5/18/2018
3/20/2018		\$15,000 Month 1 \$14,000 Month 2 \$13,000 Month 3	6/15/2018
5/21/2018		\$30,000 Month 1 \$20,000 Month 2 \$20,000 Month 3	7/27/2018
5/21/2018		\$30,000 Month 1 \$30,000 Month 2 \$30,000 Month 3	7/27/2018
5/21/2018		\$60,000 Month 1 \$30,000 Month 2	7/27/2018



Gina Spearman

5/17/2018	Redacted	\$10,000 Month 1 \$9,000 Month 2 \$8,000 Month 3	8/10/2018
7/2/2018		\$6,000 Month 1 \$6,000 Month 2 \$6,000 Month 3	9/21/2018
7/30/2018		\$15,000 Month 1 \$12,000 Month 2 \$10,000 Month 3	10/19/2018
7/30/2018		\$20,000 Month 1 \$20,000 Month 2 \$15,000 Month 3	10/19/2018
8/6/2018		\$10,000 Month 1 \$9,000 Month 2 \$9,000 Month 3	11/2/2018
8/13/2018		\$5,000 Month 1 \$5,000 Month 2 \$5,000 Month 3	11/2/2018
8/13/2018		\$40,000 Month 1 \$34,000 Month 2 \$30,000 Month 3	11/2/2018
8/13/2018		\$40,000 Month 1 \$34,000 Month 2 \$30,000 Month 3	11/2/2018

IN WITNESS WHEREOF, the undersigned have executed this two (2) page No Override During LO Guaranty Period Form as of the date shown below:


Gina Spearman (gws) [redacted]
Employee - Signature

Aug 2, 2018
Date

Gina Spearman
Employee - Print Name

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

Adobe Sign Transaction Number: CB2133C4B8A4-4791C951B29577445B9422C412741577

Schedule 4 - No Override During LO Guaranty Period
Revised 9/2/15

Gina Spearman (Gws)

E-signed 2018-08-02 09:37 PM EDT
gina.spearman@naflinc.com

Page 2 of 2

**SCHEDULE 4****NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** August 20, 2018

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:


Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
TBD	Redacted	\$150,000 Month 1 \$100,000 Month 2 \$100,000 Month 3 \$100,000 Month 4	TBD
TBD		\$65,000 Month 1 \$50,000 Month 2 \$45,000 Month 3	TBD
TBD		\$9,000 for 3 months	TBD
TBD		\$24,000 Month 1 \$17,000 Month 2 \$15,000 Month 3	TBD
TBD		\$13,000 Month 1 \$12,500 Month 2 \$11,000 Month 3	TBD
2/15/2018		\$20,000 Month 1 \$20,000 Month 2 \$18,000 Month 3	5/18/2018
3/20/2018		\$15,000 Month 1 \$14,000 Month 2 \$13,000 Month 3	6/15/2018
5/21/2018		\$30,000 Month 1 \$20,000 Month 2 \$20,000 Month 3	7/27/2018
5/21/2018		\$30,000 Month 1 \$30,000 Month 2 \$30,000 Month 3	7/27/2018
5/21/2018		\$60,000 Month 1 \$30,000 Month 2	7/27/2018



Gina Spearman

5/17/2018	Redacted	\$10,000 Month 1 \$9,000 Month 2 \$8,000 Month 3	8/10/2018
7/2/2018		\$6,000 Month 1 \$6,000 Month 2 \$6,000 Month 3	9/21/2018
7/30/2018		\$15,000 Month 1 \$12,000 Month 2 \$10,000 Month 3	10/19/2018
7/30/2018		\$20,000 Month 1 \$20,000 Month 2 \$15,000 Month 3	10/19/2018
8/6/2018		\$10,000 Month 1 \$9,000 Month 2 \$9,000 Month 3	11/2/2018
8/13/2018		\$5,000 Month 1 \$5,000 Month 2 \$5,000 Month 3	11/2/2018
8/13/2018		\$40,000 Month 1 \$34,000 Month 2 \$30,000 Month 3	11/2/2018
8/13/2018		\$40,000 Month 1 \$34,000 Month 2 \$30,000 Month 3	11/2/2018
8/20/2018		\$18,000 Month 1 \$15,000 Month 2 \$15,000 Month 3 \$13,000 Month 4	12/14/2018
8/20/2018		\$40,000 Month 1 \$35,000 Month 2 \$34,000 Month 3 \$34,000 Month 4	12/14/2018

IN WITNESS WHEREOF, the undersigned have executed this two (2) page No Override During LO Guaranty Period Form as of the date shown below:


Gina Spearman (Aug 7, 2018)

Employee - Signature

Aug 7, 2018

Date

Gina Spearman

Employee - Print Name

Gina Spearman (GWS)

E-signed 2018-08-07 05:24PM EDT

gina.spearman@nafinc.com

Page 2 of 3

Schedule 4 - No Override During LO Guaranty Period
Revised 9/2/15

Adobe Sign Transaction Number: CBUCHECRABXUdcoVOM5xqD00E1_Xd57G6ZyNetVVS



Gina Spearnan

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

Schedule 4 – No Override During LO Guaranty Period
Revised 9/2/15

Page 3 of 3

CONFIDENTIAL

NAF 0000432



Gina Spearman

SCHEDULE 4**NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** August 20, 2018

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:

Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
TBD	Redacted	\$150,000 Month 1 \$100,000 Month 2 \$100,000 Month 3 \$100,000 Month 4	TBD
TBD		\$65,000 Month 1 \$50,000 Month 2 \$45,000 Month 3	TBD
TBD		\$9,000 for 3 months	TBD
TBD		\$24,000 Month 1 \$17,000 Month 2 \$15,000 Month 3	TBD
TBD		\$13,000 Month 1 \$12,500 Month 2 \$11,000 Month 3	TBD
2/15/2018		\$20,000 Month 1 \$20,000 Month 2 \$18,000 Month 3	5/18/2018
3/20/2018		\$15,000 Month 1 \$14,000 Month 2 \$13,000 Month 3	6/15/2018
5/21/2018		\$30,000 Month 1 \$20,000 Month 2 \$20,000 Month 3	7/27/2018
5/21/2018		\$30,000 Month 1 \$30,000 Month 2 \$30,000 Month 3	7/27/2018
5/21/2018		\$60,000 Month 1 \$30,000 Month 2	7/27/2018

Page 1 of 3

Schedule 4 – No Override During LO Guaranty Period
Revised 9/2/15



Gina Spearman

5/17/2018	Redacted	\$10,000 Month 1 \$9,000 Month 2 \$8,000 Month 3	8/10/2018
7/2/2018		\$6,000 Month 1 \$6,000 Month 2 \$6,000 Month 3	9/21/2018
7/30/2018		\$15,000 Month 1 \$12,000 Month 2 \$10,000 Month 3	10/19/2018
7/30/2018		\$20,000 Month 1 \$20,000 Month 2 \$15,000 Month 3	10/19/2018
8/6/2018		\$10,000 Month 1 \$9,000 Month 2 \$9,000 Month 3	11/2/2018
8/13/2018		\$5,000 Month 1 \$5,000 Month 2 \$5,000 Month 3	11/2/2018
8/13/2018		\$40,000 Month 1 \$34,000 Month 2 \$30,000 Month 3	11/2/2018
8/13/2018		\$40,000 Month 1 \$34,000 Month 2 \$30,000 Month 3	11/2/2018
8/13/2018		\$18,000 Month 1 \$15,000 Month 2 \$15,000 Month 3 \$13,000 Month 4 \$10,000 Month 5	1/25/2019
8/20/2018		\$40,000 Month 1 \$35,000 Month 2 \$21,500 Month 3 \$21,000 Month 4 \$21,000 Month 5	1/25/2019
8/20/2018		\$7,000 Month 1 \$5,000 Month 2 \$4,000 Month 3	11/30/2018

Schedule 4 – No Override During LO Guaranty Period
Revised 9/2/15

Page 2 of 3



Gina Spearman

IN WITNESS WHEREOF, the undersigned have executed this two (2) page No Override During LO Guaranty Period Form as of the date shown below:

gina spearman
gina spearman Aug 16, 2018

Employee - Signature

Aug 16, 2018

Date

gina spearman

Employee - Print Name

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

gina spearman

E-signed 2018-08-16 07:33AM EDT

gina.spearman@nafinc.com

Adobe Sign Transaction Number: C3JCH3CAABAAAEGR1GRHJTH+55Dd6qPLmG0c6Z2p..zh



Gina Spearman

SCHEDULE 4**NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** April 1, 2019

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:

Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
11/19/2018	Redacted	\$8,500 month 1 \$16,500 month 2 \$15,500 month 3 \$7,500 month 4	03/22/2019
11/26/2018		\$40,000 months 1 & 2 \$38,000 months 3 -6 \$35,000 month 7 \$30,000 month 8	07/26/2019
01/01/2019		\$160,000 month 1 \$140,000 month 2 \$130,000 month 3 \$120,000 month 4 \$100,000 month 5	05/31/2019
01/19/2019		\$22,000 month 1 \$21,500 month 2 \$20,000 month 3	04/05/2019
12/26/2018		\$6,000 month 1 \$5,000 month 2 \$5,000 month 3 \$4,000 month 4	04/19/2019
01/31/2019		\$45,000 month 1 \$40,000 month 2 \$35,000 month 3 \$20,000 month 4	05/03/2019
01/31/2019		\$20,000 month 1 \$18,000 month 2 \$15,000 month 3	04/19/2019



Gina Spearman

01/21/2019	Redacted	\$15,000 month 1 \$15,000 month 2 \$14,000 month 3	04/19/2019
01/22/2019		\$12,000 month 1 \$11,500 month 2 \$11,000 month 3	05/03/2019
01/21/2019		\$5,000 for 3 months	04/19/2019
2/28/2019		\$28,000 month 1 \$25,000 month 2 \$20,000 month 3	5/31/2019
4/1/2019		\$10,000 month 1 \$10,000 month 2 \$9,000 month 3	7/14/2019

IN WITNESS WHEREOF, the undersigned have executed this three (3) page No Override During LO Guaranty Period Form as of the date shown below:

Gina Spearman
Gina Spearman, HR & COO

Employee - Signature

Apr 8, 2019

Date

Gina Spearman

Employee - Print Name

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

Adobe Sign Transaction Number: C807180A82A8655c12219181e122098Kgn6a020USKZ

Gina Spearman (Gws)

E-signed 2019-04-08 08:43AM EDT...

gina.spearman@nafinc.com



Schedule 4 - No Override During LO Guaranty Period
Revised 9/2/15

Page 2 of 2



Gina Spearman

SCHEDULE 4**NO OVERRIDE DURING LO GUARANTY PERIOD****Regional Manager Name:** Gina Spearman**Region Managed:** Southeast Division**Effective Date:** April 1, 2019

Purpose – This document is to be used in connection with the Schedule 1 - Regional Manager Agreement.

The below referenced are the Loan Consultants as indicated in section 1.4.B of Schedule 1 - Regional Manager Agreement. The details of the deductions are described in the section below:

Effective Hire Date	Name of Recruit	Amount of Guaranty	Draw End Guaranty
11/26/2018	Redacted	\$40,000 months 1 & 2 \$38,000 months 3 -6 \$35,000 month 7 \$30,000 month 8	07/26/2019
01/01/2019		\$160,000 month 1 \$140,000 month 2 \$130,000 month 3 \$120,000 month 4 \$100,000 month 5	05/31/2019
12/26/2018		\$6,000 month 1 \$5,000 month 2 \$5,000 month 3 \$4,000 month 4	04/19/2019
01/31/2019		\$45,000 month 1 \$40,000 month 2 \$35,000 month 3 \$20,000 month 4	05/03/2019
01/31/2019		\$20,000 month 1 \$18,000 month 2 \$15,000 month 3	04/19/2019
01/21/2019		\$15,000 month 1 \$15,000 month 2 \$14,000 month 3	04/19/2019
01/21/2019	Redacted	\$5,000 for 3 months	04/19/2019



Gina Spearman

4/1/2019	Redacted	\$10,000 month 1 \$10,000 month 2 \$9,000 month 3	7/14/2019
----------	-----------------	---	-----------

IN WITNESS WHEREOF, the undersigned have executed this three (3) page No Override During LO Guaranty Period Form as of the date shown below:

gina spearman
gina.spearman@nafinc.com (Apr 14, 2019)

Employee - Signature

Apr 14, 2019

Date

gina spearman

Employee - Print Name

Jan Preslo, EVP Retail Division

Date

Christy Bunce, COO

Date

gina spearman

E-signed 2019-04-14 07:46PM EDT

gina.spearman@nafinc.com



nd-the-sign-transaction-number-7BJKTRC7v8P/As0Q5KJ7G-02gina.spearman@nafinc.com